

Employee Accident Cover (EAC) and Employee Life Cover (ELC) from B&CE



What makes us different to our competitors?

- For construction and allied trades, all employees age 16 and over (and for EAC are resident in the UK or Isle of Man), can be covered. Plus there's no upper age limit (this will be different in the case of death in incapacity and unemployment which is up to State Pension Age)
- Low weekly cost – from £1.49 per employee per week for Employee Accident Cover with Standard Life Cover
- Payments – up to £40,000 for accidents, up to £240,000 for life cover
- Broad life cover – accidental death, suicide, death in incapacity or following redundancy
- Covers a range of accidents – at work or on way to or from work
- Simple set up – with day one cover, straightforward application and no underwriting.
- Easy to claim – quick turnaround and a UK call centre
- Endorsed by the Construction Industry Joint Council

Employee Life Cover scheme facts:

- Provides a tax-free lump sum* of £40,000 for Standard Cover, £80,000 for Double Cover and £120,000 for Triple Cover
- Accidental death benefit doubles payment for each level if death is due to an accident at work or whilst travelling to or from work
- Flexible hierarchy cover structure available for different levels of staff
- Day one cover
- Covers death due to suicide

*If the employee is under 75 years of age at the time of death.

Employee Accident Cover policy facts:

- Covered while at work or travelling to or from work anywhere in the world
- Payment for temporary or permanent disablement
- Multiple claims can be made for a single qualifying accident up to the maximum pay-out of £40,000
- Covers the qualifying injuries below:

Qualifying injuries	Benefit
Loss of sight in both eyes	£40,000
Loss of sight in one eye	£20,000
Loss of hearing in both ears	£20,000
Loss of hearing in one ear	£10,000
Loss of hand or foot	£40,000
Loss of arm or leg	£40,000
Loss of big toe	£2,000
Loss of any other toe	£1,000
Loss of thumb or index finger	£5,000
Loss of any other finger	£1,500
Total disablement – payment varies depending on whether temporary or permanent.	£7,500 – £40,000 less any payment previously made in respect of the total disablement

The costs for Employee Accident Cover and Employee Life Cover from B&CE:

Minimum payment made if a member dies**	Level	Payment made if member dies as a result of an accident at work**	***Weekly combined cost per employee for Employee Life Cover and Employee Accident Cover
£40,000	Standard	£80,000	£1.49
£80,000	Double	£160,000	£2.62
£120,000	Triple	£240,000	£3.75

**This may be lower in the case of ill-health or unemployment.

***Premium breakdown information can be found in the 'EAC/ELC Employee Guide'.

Our Employee Accident Cover claims for 2022:

Accident type	Number of claims	Claims value
Qualifying accident	3	£44,500
Disabling accident	11	£51,000
Total	14	£95,500

Our Employee Life Cover claims for 2022:

Type	Number of claims	Claims value
Standard claims	223	£8,914,710
Death in unemployment	0	£0.00
Death in incapacity	18	£622,000
Accidental death	4	£196,922
Total	245	£9,733,632

For more information about EAC and ELC, visit our website at bandce.co.uk/employee-accident-life-cover and read the 'EAC/ELC Individual Guide', 'EAC/ELC Employee Guide (UK)', or the 'EAC/ELC Employee Guide (Isle of Man)'. Or email: EAC.ELC@bandce.co.uk

Information in this leaflet is correct as at 12 January 2023.